User guide

Expresní linka Plus

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1. Brief description of the application

1.1. Who can use the service?

Both **legal entities and natural persons** can use the service. Expresní linka Plus is offered as a part of Expresní linka KB or as an independent service. If you want to activate Expresní linka Plus, call +420 955 559 569.

After you have activated Expresní linka Plus, you can access your account at any time and from any place using the Internet. If Expresní linka Plus is a part of Expresní linka KB, the access security measures are identical with the security measures used for Expresní linka KB.

This feature is the Identification number, i.e. mainly ID or PID (birth number), PIN, password or OPK card. The user must have his/her computer and browser set up properly - see **http://www.expresni-linka.cz**.

An account holder can enable (or disable) access to accounts through EL Plus for specific assignees already assigned for EL KB. He/she will always enable the EL Plus channel for him/herself and then enable (disable) the EL Plus channel for specific assignees. An assignee will enable his/her access to EL Plus channel within the framework of an EL KB phone call and set the security limit. Naturally, he/she can also disable his/her access to this channel.

For a legal entity as a subject, any statutory representative can activate the EL Plus service. In addition, every statutory representative can enable access to EL Plus for him/herself and enable (disable) access for other specific assignees (all statutory representatives have the same rights as account holders).

First step - login and logout

An authorized user can log in to an *Expresní linka Plus* session by connecting to the http://www.expresni-linka.cz site and choosing the Expresní linka Plus online. The system will prompt him/her to enter the **identification number** and random-selected positions of the PIN, or to enter the answer given on an optical key (OPK) card. If these are entered correctly, the **application will be accessible**, i.e. the user is logged in.

In the upper part of the application menu, the date and time of the user's last successful login to the Expresní linka Plus application are displayed. Use the Date and time link to display the User profile window showing the dates and times of the last 10 logins of the user to the application (for up to the last 90 days). In case of a discrepancy, the user should call the line of Komerční banka on +420 955 559 569.

During the session, the user can use all provided services within the range of his/her rights and contractual relations with Komerční banka. However, multiple users cannot use the same session at the same time, even if they have rights to operate the same accounts. In this case, **each of them** has to **open his/her own session**.

In case the user **does not execute any action** requiring data transfer (with the exception of general information such as exchange rates etc.) from or to the bank **for more than 20 minutes**, the **session will be terminated** for security reasons. You will have to log in again to continue!

Use the Logout option to log out of the session.

Invalid attempts to log in

When attempting to log in, the system always requires the same positions of the PIN (or OPK answer). In case input data is invalid, the invalid login attempt counter will increase by one. The system will return to the login page with authenticated identification number (ID/PID) and let the user try once more (up to 3 attempts).

If the user leaves the application without logging in successfully, the invalid attempt counter is not zeroed.

If the user leaves the application after the identification number has been authenticated and before pressing the “Log in” button, the invalid attempt counter will increase by one.

The number of invalid access attempts will be zeroed by logging in to EL Plus successfully or by re-activating blocked access to EL Plus.

Access can only be unblocked by using EL KB.

1.2. Structure of the screen

After you have successfully logged in to the *Expresní linka Plus* service session, a window divided into **three frames** will appear.

Left frame - contains the menu of the functions of the *Expresní linka Plus* service.

Right frame - varies according to the currently selected function; is used to enter or read data.

Upper frame - used to select the subject and its account to work with. When choosing another function, the function will be adjusted for the account displayed in the upper frame. When changing the subject, the List of accounts for the selected subject appears in the right frame.

During a session, the user can access all the accounts of all subjects with activated EL Plus of which the user is the holder or a statutory representative. Also, the accounts to which the client is the assignee will be displayed on condition the holder of these accounts has activated EL Plus and enabled the assignee with access to the holder’s accounts using EL Plus.

1.3. Brief description of how to operate the Expresní linka Plus service

After logging in, the List of accounts window will appear showing all accounts accessible to the user within the framework of the currently selected subject. This option can be re-selected later in the left-frame menu. The List of accounts window can show the option to conclude the range of KB products and products of partner companies or the option to arrange a meeting with a relationship manager.

You can add menu items to so-called ***FAVOURITES*** using graphic items displayed on the right of menu items. Favourite items are useful for faster starting of functions (frequently used).

To see the current available balance of a selected account, select LISTS | Current Available balance or press the *Available balance* button in List of accounts.

Use the LISTS | Transaction history option to get a list of all accounted orders within Komerční banka - not only those created in the *Expresní linka Plus* service.

The transaction history can also be displayed by pressing the Transaction history button in List of accounts.

If the user moves to another function without previously pressing any button to call up an action within the form, data will be cleared from this form.

To have a better command of operated accounts, the *Expresní linka Plus* service allows these accounts to be named using user-defined names; it is also possible to set preferences for current and term accounts within the framework of the subject and to set the subject as default - refer to PROFILES | Own account aliases and sorting, subject settings.

Rejected orders (including standing order payments) are displayed in the LISTS | Rejected payments, collections and standing orders function. These are orders not accepted for processing. If you want to execute these payments, you have to enter the orders again without errors obstructing acceptance (not applicable to standing orders). Users, having set a certain number of attempts to process a rejected order in a bank branch in cases of momentarily insufficient funds (KB register), should take this fact into account when considering the creation of a new order because of possible payment duplicity.

Electronic statements can be downloaded (after being set up) in e-Statements | Available statements.

Use the MESSAGE BOX | *List of messages* menu to display important service and commercial messages to application users.

Use the ADMINISTRATION | Profiles option to view information on subjects, users or accounts.

To display investments in IKS investment funds and current fund prices, use the INVESTING | Displaying my portfolio and INVESTING | List of current fund prices menu items.

Choose KB INFORMATION to get general information from Komerční banka on news, exchange rates and stock quotations, scale of charges, term account interest rates, products and services.

Choose Logout to exit the session.

2. Passive operations

2.1. List of accounts

This function displays a list of all accounts operated by the user through *Expresní linka Plus* and sorts them according to the type of account within the framework of the current subject. For each account, detailed data is displayed, including the current balance (after night processing) and account number in the IBAN international format. From this function, the user can move (from a selected account) to the current available balance view (online query to Komerční banka for all types of accounts with the exception of credit accounts), to the Transaction history lists (for all types of accounts) and Account profile (applicable for all types of accounts).

2.2. Current available balance

The current available balance for the selected account will be displayed. You will receive the available balance upon sending an online query to Komerční banka.

2.3. Authorized available balance

This is displayed only for accounts added to so-called Cash pool in the following structure:

Authorized available balance – It is the immediately available balance in an account added to Cash pool. It represents the minimum value of the "Cash Pool Available balance" and "Out of which available for this account" fields, increased by the value of the "Non-shared funds" field. "Non-shared funds" in the account are always drawn first.

Cash Pool Available balance – It is the total of amounts assigned from all accounts added to Cash pool.

Out of which available for this account – The sum of the limit of the amount that can be used from Cash pool for this account and the amount that this account assigned to Cash pool.

Non-shared funds – The account balance part that is not assigned to Cash pool.

2.4. Transaction history

This function allows viewing of the history of cleared orders related to the selected account operated through *Expresní linka Plus*. You can adjust various filters allowing you to quickly search for required transactions.

Orders processed in night processing are listed in Transaction history.

The following periods apply for accessibility of history:

- Natural persons (business) and legal entities - up to 397 calendar days,
- Natural persons (non-business) - up to 397 calendar days,

however, not before the date of starting the service. These are guaranteed values; transaction history can be even longer.

To print the generated file with transaction history in the TXT format correctly, the following settings of the text editor are necessary:

- font: Courier New CE, size: 10,
- print margins: 25 mm - both top and bottom (File/Page Setup in Notepad).

2.5. Today's activities

Use this option to view orders cleared online on the current day (i.e. instantly decreasing available balance), either debited (i.e. created by the user) or credited to accounts operated by the user.

2.6. Rejected payments, collections and standing orders

Use the *Rejected payments, collections and standing orders* window to display a list of orders (including foreign payments) and standing order payments that were sent for processing and rejected from booking. The list shows **rejected orders of the subject created within all direct banking applications** and **rejected standing order payments from all KB systems**. After the date of their rejection, orders are kept in this list for up to 92 days - for natural persons (non-business) and up to 31 days - for natural persons (business) and legal persons. . **Rejected orders (both online and batch) and rejected payments of standing orders will be displayed in the "Rejected payments, collections and standing orders" list only after night processing.**

The list displays rejected payments related to all accounts accessible to the user through the *Expresní linka Plus* service - either for the currently selected subject or for all operated subjects. Users, having set a certain number of attempts to process a rejected order in a bank branch in cases of momentarily insufficient funds (KB register), should take this fact into account when considering the creation of a new order because of possible payment duplicity.

2.7. Transactions awaiting booking

Use this window to display individual not-yet-booked transactions resulting from payment card operations or from payments to mobile operators for each chosen account carried out using Mojebanka. The window also shows the link to display payment card details.

After selecting Transactions awaiting booking, a period from D to D20 (pre-dated) will be displayed. Withdrawals from ATMs or payments at partners will be displayed until blocks have been booked in the bank accounting system. After operations have been booked in the bank accounting system, transactions will be displayed in Transaction history.

2.8. List of collection agreements

Use this window to display the **list of all active collection agreements related to the selected account**.
Active general collection agreements, active SIPO collection agreements and active collection agreements for landlines of Telefónica O2 Czech republic, a.s. are displayed here.

2.9. Standing orders

List of active SO

The *List of active standing orders* window displays a list of orders related to the selected account. These orders were created by the user through direct banking channels - at a branch or via the call center. In this list, active standing orders are displayed throughout their validity.

In the list, the user may use a filter to display only standing orders matching certain conditions. This allows the user to better manage active standing orders.

Filters allow orders to be displayed according to other conditions such as a specific variable symbol, contra-account number etc.

2.10. Advice for collections

This screen shows known advice for collections that have not been processed yet and are to be drawn from the selected account on the current Business day. Advice for collections from KB, from other financial institutions and advice for collections to the credit of Telefónica O2 are displayed. The whole list of advice for collections is updated several times a day. The last update of advice for collections from other financial institutions is carried out at approximately 16:30 on the Business day.

Types of collection processing:
online - the collection will be processed online during the day within the framework of multi-round processing of orders.
continuous - the collection will be processed online first. In case it is not booked during online processing (due to insufficient funds), it will be processed in the following night processing. This collection will not get into multi-round processing of orders.
batch - the collection will be processed within the framework of night processing.

Status of collection processing:
Will be processed - the collection payment will be processed by the specified type of processing.
Not permitted - the collection is not permitted in the payer's account.
Exceeding allowed limit - the collection is permitted in the payer's account but exceeds the allowed limit for individual payment set for the collection agreement.
Days between collections not reached - the collection is allowed in the payer's account, but the condition of reaching the number of days between collections is not met.

2.11. Profiles

Use this function to view profiles (of subjects, users and accounts) without the option to make changes.

The function works with three types of profiles:

Subject profile

Displaying a subject profile. Only the owner of the subject, i.e. a statutory representative/owner can access this profile. All accounts of the subject operated through the *Expresní linka Plus* service will be displayed to the user. Within the profile **in the Expresní linka Plus application, dates and times of the subject operation by assignees** will be displayed, **including the IP address of the computer** from which the subject was operated. Operation of the subject means displaying of the subject after logging into the application as well as any switching of the operated subject (both automated and manual) within a single session. 10 records will be displayed (up to the last 90 days). **IP addresses are loaded into the application once a day** - during the night download. Therefore, they will be displayed on the day following the night download.

User profile

Personal data of the user and a list of all accounts of all subjects the user may operate through the Expresní linka Plus service and the sum of appropriate account limits will be displayed. Each user can access his/her own profile only. ***Date and time is a link opening User profile window, which shows the dates and times of the last 10 logins of the user to the application (for up to the last 90 days), including the IP address from which the user logged in.***

Account profile

This function displays information on a selected account, including a list of all assignees operating the account through the *Expresní linka Plus* service and their limits for operations with the account. All assigned users of the account can access this function.

2.12. Own account aliases and sorting, subject settings

Users can name operated accounts with aliases to help them to easily handle larger numbers of accounts. Own account aliases are tied to the user, i.e. each user creates his/her own names that other users cannot view. Users cannot use duplicate aliases, i.e. there must not be two identical names.

Users can set the order of accounts (current and term) in which they will be sorted in the roll-box for subject selection.

If a user operates more subjects using the *Expresní linka Plus* service, a selected subject can be set as a default, i.e. this subject will always be first in the subject selection roll-box after signing in. The user can also assign user-defined names to operated subjects. These names (aliases) will then be displayed in the subject selection drop-down list in the upper frame of the application.

2.13. Investing

Displaying my portfolio

Use this option to display properties of the owned investment portfolio in IKS funds and SGAM. Listed funds are priced using the latest fund rates.

Portfolio summary

Use the *Displaying my portfolio/Portfolio summary* menu option to display a summary of the investment portfolio divided according to the currency of the investment. The screen specifies the date as of which the data apply.

Portfolio value history

Use the *Displaying my portfolio/Portfolio value history* menu option to display a graphic view of the history of the invested amount and the current value of the portfolio. A separate chart is shown for each currency in which investments are made.

Portfolio structure

Use the *Displaying my portfolio/Portfolio structure* menu option to display information related to investments in individual funds. Funds are split into sections according to their currencies. At the same time, pie charts can be printed from this screen.

- Portfolio structure - this chart shows shares of individual funds in which investments are made within the portfolio in the specified currency;
- Fund currency structure - this chart shows the currency structure of funds assets in which investments are made within the portfolio (this chart is only displayed for the portfolio in CZK);
- Fund assets - this chart shows the structure of funds assets in which investments are made within the portfolio (this chart is only displayed for the portfolio in CZK).

The chart screen specifies the date as of which the data apply.

Note: Prices of units of some funds need not be published daily; in that case, the application displays the last published price.

Note:

The item is only accessible for holders of operated accounts.

In this part of the menu, the list of current fund prices can also be displayed.

2.14. Message box

Komerční banka sends **commercial messages and messages related to operation of direct banking applications** to Message box (the List of messages window). The List of accounts window, envelope icons in the Message box menu or a message shown when logging in to the application announce unread messages to the user.
The user can receive messages in the so-called preferred location. Such messages will be displayed after logging in instead of the *You can make an agreement* menu on the *List of accounts* screen.

2.15. KB information

Use this function to redirect to selected websites of Komerční banka (http://www.kb.cz and http://www.trading.kb.cz). Appropriate information will be displayed in another browser window.

Information available at www.trading.kb.cz:

- latest exchange rates
- currency history
- list of securities
- TA interest rates

2.16. I am interested in...

Electronic forms (in the PDF format) to be filled in and sent by the user are available in the *I am interested in...* menu. Specific information is included in these forms. Apart from the option to send, the form may also contain the option to arrange a product or a meeting with your relationship manager. These subsequent actions are provided for the form to be sent.

The **List of sent forms** option is available in the menu as well.

2.17. Contact to relationship manager

The menu of Expresní linka Plus shows the name and surname of your relationship manager. The name and surname of the relationship manager is shown in a sentence that is functioning as a link at the same time. Click on it to display detailed contact information of your relationship manager (telephone number, e-mail address) and the branch (address, working hours, GPS coordinates). Detailed contact information include a link; press the link to show the location of the branch on the map (www.mapy.cz).

2.18. Savings and insurance

Retirement income supplementary insurance

Use this option to display the list of valid contracts of retirement income supplementary insurance concluded with KB Pension fund. You can view and print the details of the contract from this list.

Building savings

Use this option to display the list of valid building savings contracts concluded with Modrá pyramida. You can view and print the details of the contract from this list.

Insurance

Use this option to display the list of valid insurance contracts concluded with Komerční pojišťovna. The contracts in which the logged user represents the policy holder or insured person.
The list displays the following products: *Vital, Vital Invest, Brouček, Risk life insurance, Vital Grant, Vital Allegro,Vital Allegro - Plus, Vital Piano, Vital Piano - Plus, Spektrum Allegro, Spektrum Piano and Vital Premium.* You can view and print the details of the contract from this list.

3. Planning a meeting with a relationship manager

Use this function to plan a meeting with your relationship manager. You can plan a meeting on the ***New meeting*** screen accessible using the ***MEETINGS AT THE BANK*** menu or from the contact information of your relationship manager. After planning, the meeting date is handed over directly to the calendar of the relationship manager and a meeting notification is sent to the entered e-mail address as confirmation.

Planned meetings (up to 30 days in advance) are available in the ***List of meetings*** window, from which the meetings planned using direct banking applications can be changed or cancelled. Other meetings (planned via telephone or personally) can be **changed or cancelled via phone number 800 111 055**.

If it is not possible to plan a meeting directly, the ***Contact for reply*** screen opens. The meeting will then be planned during the requested return phone call from KB.

4. Payment cards

Use this window to display the **list of payment cards (debit and credit)** for the selected account. Details for individual payment cards will be displayed (weekly limits, internet payment settings, payment card validity, granted services, etc.)

5. Mortgage

If the option to arrange loan products is displayed in the List of accounts, you can use Expresní linka Plus to apply for a mortgage. Only natural persons (non-business) can apply for a mortgage via Expresní linka Plus. You can run the wizard to arrange a mortgage also from the ***CREDIT TRANSACTIONS*** menu.
Grant mortgage online wizard leads through the application for a mortgage containing all the necessary information for later conclusion of the mortgage in the KB branch. After filling it in, the application is sent to the relationship manager for processing. Based on this application, the client will be contacted by the relationship manager in order to agree on the next procedure.
After sending it, the application is available in the ***CREDIT TRANSACTIONS* | *List of credit applications and contracts*** menu.

6. e-Statements

Use the e-***Statements*** function to download ***electronic statements in PDF format*** directly in the application. These statements are fully equivalent to printed statements. Current statements or requested archived statements can be downloaded.

6.1. Statement settings

Use this window to show the **list of statements for which the period and format can be changed**. Statements for the currently selected account will be displayed.

Only a **natural person (non-business) or a natural person (business) older than 18 who is a holder of the account** may change statement settings. Legal entities may only change statement settings in KB branches.
The statement format can be changed from print to electronic (and vice versa). The statement format cannot be changed independently for debit card statements. The format depends on the statement format of the account to which the card belongs.

Statement settings **cannot be changed in the following cases**:
- previous changes to the specific statement are still being processed;
- an individual period has been set for the specific statement;
- an individual price has been set for the account to which the statement belongs;

- the account to which the statement belongs is covered by the general contract and, at the same time, it is not a current account,
- card statement is not created (you can establish creating of card statements in your KB branch).

6.2. Available statements

List of available electronic statements (delivered **-** current and archived) for the currently selected account available **for download in PDF format** is displayed in this window. Electronic statements downloaded here are equivalent to print statements and substitute them.

Delivered *current statements* and *archived statements* will be available for downloading for a period of 90 days from delivery.
Note: Date of current statement generation varies between individual sales points. For details, contact your sales point.

6.3. Request for archived statements

Use this window to send the **request for delivery of an available archived statement**. Both the holder and assignee of the account may send the request. The actual statement will then be delivered (within 48 hours) to the Available statements window.

6.4. Rules for conclusions of amendments to e-statements and downloading of e-statements by clients under 18

See the following table for rules for conclusions of amendments to e-statements and downloading of e-statements by clients under 18:

	downloading of e-statements in PB			making out amendments to e-statements	
	client under 15	**client 15 to 18**	**statutory representative**	**client under 18**	**client over 18**
Child account + term account	NO	NO	NO	NO	NO**)
G2 + term account	NO*)	YES	YES	NO	YES

*) G2 is provided only to clients over 15
**) Child account will not be provided to clients over 18

7. Setting notifications

Use this window to enter a new notification and set addresses to send it to or to change it.

Types of notification:

- Notification of balance
- Notification of credit card balance

- Notification of card operations
- Notification of payment (including rejected standing order payments)
- Notification of regular payments
- Notification of exchange rates
- Notification of IKS fund prices
- Notification of term account maturity date

If a user sets up regular sending of notifications, the defined addressee will receive a message in the selected channel. The content of the message varies according to the type of notification and the specific set-up. Depending on the type, notifications are sent online (instantly at the moment of event occurrence) or in batches on business days (from 7 am). Notifications can be sent by SMS to a mobile phone or to an e-mail address or fax number.

Note: Notifications are not created or sent for rejected incoming collection orders from other financial institutions.

8. The most important procedures

8.1. Logging in to an Expresní linka Plus session

Enter **http://www.expresni-linka.cz** in your web browser and choose ***Expresní linka Plus online***. This will start communication with the *Expresní linka Plus* application via the secured channel (i.e. encrypted communication).

Enter your identification number and press ***Confirm***. After validation of your identification number, the next part of the window prompting you to enter two Pin positions or to turn on the optical key will appear.

Logging in using PIN:

Enter required positions of PIN and press the **Log in** button. The List of accounts window will appear, which indicates login to *Expresní linka Plus* was successful.

Logging in using Optical key

Turn on your optical key card, enter the PIN and press Enter. Press Enter once more. A numerical value will appear on the OPK display. Enter this value in the answer field on the login page. Then press ***Log in***. The List of accounts window will appear, which indicates login to *Expresní linka Plus* was successful.

8.2. Logging out of the Expresní linka Plus session

Click on Logout in the menu located in the left frame of the window.

8.3. Displaying the list of accounts of the current subject operated by the Expresní linka Plus service

The list will be displayed immediately after signing in or when the subject is changed in the upper frame of the application.

or

Click on List of accounts in the left frame menu.

8.4. Displaying Current available balance of an account

Select LISTS | Current available balance in the left-hand frame and use the upper frame drop-down list to select the appropriate account.

or

In the left-hand frame menu, click on List of accounts and the ***Current available balance*** button by the appropriate account.

8.5. Displaying cleared orders (transaction history)

Select LISTS | Transaction history in the left frame menu.

Select the appropriate account in the drop-down list for which you want to display cleared orders.

Fill in the period for which you want to display history of cleared orders in the *From* and *Till* fields. . (Or check the appropriate toggle switch with a pre-defined interval.)

You can also click on ***Extended filter*** and fill in one or more fields to set conditions.

Press ***Display***.

Note: If you select an interval using a toggle switch, the selection will be stored in the account and set as default when next displaying the transaction history.

8.6. Displaying today's activities

Select LISTS | Today*'s activities* in the left frame menu.

Select the appropriate account in the drop-down list for which you want to display cleared orders.

You can also click on ***Extended filter*** and fill in one or more fields to set conditions.

Press ***Display***.

8.7. Displaying active standing orders

Select the account for which you want to display the active standing orders in the upper frame drop-down list.

Select LISTS | List of active SO in the left frame menu.

List of active standing orders valid on the current date will appear.

8.8. Displaying rejected (refused) orders

Select LISTS | Rejected payments, collections and standing orders in the left frame menu.

8.9. Displaying the list of blocks of payment card operations and payment card limits

Select the account for which you want to display the current available balance in the upper frame drop-down list.

Go to LISTS | Transactions awaiting booking window.

Blocks of payment operations will appear.

8.10. Setting notifications

Select NOTIFICATIONS | Notification of balance | Current account in the left frame menu.

Enter the account number in the *Account number* field and select conditions for sending. Fill in one or more addressees.

Press ***Sign and send****.* The Notifications - authorization window will appear.

Sign (using positions of the password or using OPK) and press ***Sign and send for processing***.

8.11. Own account alias

Select PROFILES | Own account aliases and sorting, subject settings in the left frame menu.

Fill in the required alias in the *Account alias* field by the appropriate account.

Press ***Save changes***. You have defined an alias for your own account.

8.12. Sorting accounts

Select ADMINISTRATION | USERS - ADMINISTRATION | Own account aliases and sorting, subject settings in the left frame menu.

Fill in the required order in the *Account sorting* field by the appropriate account.

Note: If you want to return to the original sorting, i.e. to the empty field, press ***Return to original values***.

Press ***Save changes***. The order of accounts within the subject will be defined.

8.13. Statement settings

Select the account whose statement you want to change in the upper frame of the window.

Select *e-STATEMENTS* | *Statement settings* in the left frame menu.

Press the *Change* button by the specific statement.

The *Statement settings* window will appear.

Change the required data (period, format) and press *Sign and send*.

Check all the entered data in the open recapitulation window.

Sign (using positions of the password or using OPK) and press ***Sign and send for processing***.

8.14. Downloading account statements

Select the account whose statement you want to download in the upper frame of the window.

Select *e-STATEMENTS* | *Available statements* in the left frame menu.

Press ***Download file*** by the required statement.

The dialog offering opening or saving the statement in a PDF file will open.

If you select *Open*, the statement will open in the PDF format in the appropriate viewer (such as Acrobat Reader).

If you select *Save*, the statement file will be saved in the directory you have selected.

8.15. Request for archived statements

Select the account for which you want to request an archived statement in the upper frame of the window.

Select *e-STATEMENTS* **|** *Request for archived statements* in the left frame menu.

Fill in the required data in the filter and select *Display*.

The list of all available statements in the archives according to the selected criteria will appear.

Mark the required statements and press the *Sign and send* button.

Check all the entered data in the open recapitulation window.

Sign (using positions of the password or using OPK) and press ***Sign and send for processing***.

8.16. Granting of mortgage

An optional conclusion of KB credit products for natural persons (non-business) is available in the LIST OF ACCOUNTS window.

Select the ***APPLY ONLINE*** button by the mortgage.

The **GRANT MORTGAGE ONLINE WIZARD** will start in order to input and ***send*** the application to the relationship manager to the Bank.

The relationship manager will contact you based on this application and arrange the further procedure.

After sending, the application is available in the ***CREDIT TRANSACTIONS* | *List of credit applications and contracts*** menu.

9. Other information

This User guide for the *Expresní linka Plus* service users cancels and replaces the User guide for the *Expresní linka Plus* service released on 23 July 2011.

This User guide for the *Expresní linka Plus* service becomes effective on 5 November 2011.

Expresní linka Plus